

OFFICE OF THE STANDING CHAPTER 13 TRUSTEE
6851 N.E. Loop 820, Suite 300
North Richland Hills, TX 76180-6608
(817) 770-8500
(817) 498-1362 FAX

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE:
NAZLI KHWAJA, xxx-xx-3590
Debtor

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Case No: 16-42313-RFN
Prehearing Conference: February 10, 2017
@ 10:00 AM

NOTICE OF PRE-HEARING CONFERENCE AND
HEARING ON "TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS,
OBJECTION TO CLAIMS, AND PLAN MODIFICATION"

TO ALL PARTIES IN INTEREST:

A **Pre-Hearing Conference** with the Chapter 13 Trustee concerning the attached Trustee's Recommendation Concerning Claims, Objection to Claims, and Plan Modification ("TRCC") will be held at **10:00 AM** on **February 10, 2017** at 6851 N.E. Loop 820, Suite 310, N. Richland Hills, TX 76180.

If any objections to the Pleadings are not resolved or defaulted at the Trustee's Pre-hearing Conference then this matter will be called at the docket call to be held at **8:30 AM** on **March 02, 2017** at Room 204, US Courthouse, 501 W. 10th Street, Fort Worth, TX 76102, with the **Court Hearing** on the matter immediately following the conclusion of the docket call.

Pursuant to General Order 2016-01 Section 8(c), unless an objection is timely filed as to the amount and classification of any claim or modification, the claim or modification will be allowed or approved as described in the TRCC and such amount and classification will be final and binding on all parties, unless Section 502j of the Bankruptcy Code applies.

TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, FILED WITH THE COURT, AND A COPY SERVED ON THE FOLLOWING PARTIES WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE HEREOF, OR February 08, 2017.

DEBTOR(S): NAZLI KHWAJA, 1516 Arrowhead Ln, Carrollton, TX 75007
ATTORNEY: TORONJO AND PROSSER LAW, 10000 N CENTRAL EXPWY #443, DALLAS, TX 75231
COURT: US Bankruptcy Clerk, 501 W. 10th Street, , Fort Worth, TX 76102
TRUSTEE: TRUSTEE'S OFFICE, 6851 N.E. Loop 820, Suite 300, North Richland Hills, TX 76180-6608

/s/ Tim Truman

Tim Truman, Trustee/State Bar # 20258000

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Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the above and foregoing "Notice of Pre-Hearing Conference and Hearing on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification" and a copy of the attached "Trustee's Recommendation Concerning Claims, Objection to Claims, and Plan Modification" was served on the parties listed below in the manner listed below on or before January 09, 2017.

/s/ Tim Truman

BY FIRST CLASS MAIL:

AMERICAN INFOSOURCE LP, Attn: Officer/President, PO BOX 248838, OKLAHOMA CITY, OK 73124
BARCLAY CARD, Attn: Officer/President, PO BOX 60517, CITY OF IDUSTRY, CA 91716-0000
CAPITAL ONE BANK USA NA, Attn: Officer/President, BY AMERICAN INFOSOURCE LP AS AGENT, PO BOX 71083, CHARLOTTE, NC
CAPITAL ONE NA, Attn: Officer/President, C/O BECKETT AND LEE LLP, PO BOX 3001, MALVERN, PA 19355
CHASE BANK, Attn: Officer/President, PO BOX 94014, PALATINE, IL 60094
CITI CARDS, Attn: Officer/President, PO BOX 78045, PHOENIX, AZ 85062-0000
ELTMAN LAW PC, Attn: Officer/President, 101 HUDSON ST STE 2702, JERSEY CITY, NJ 07302-0000
EXPRESS COLLECTIONS INC, Attn: Officer/President, 818 SAINT JOSEPH ST 200, RAPID CITY, SD 55701-0000
HAMMERLE FINLEY LAW FIRM, Attn: Officer/President, 5700 GRANITE PKWY STE 200, PLANO, TX 75024-0000
INTERNAL REVENUE SERVICE, Attn: Officer/President, PO BOX 7346, PHILADELPHIA, PA 19101
JUANS TREE SERVICES AND FENCES, Attn: Officer/President, 6722 WINDING ROSE TRL, DALLAS, TX 75252-0000
LINEBARGER GOGGAN BLAIR ET AL, Attn: Officer/President, 100 THROCKMORTON STE #300, FT WORTH, TX 76102-0000
LVNV FUNDING LLC, Attn: Officer/President, RESURGENT CAPITAL SERVICES, PO BOX 10587, GREENVILLE, SC 29603
MERCHANTS & PROFESSIONAL CRED, Attn: Officer/President, PO BOX 140675, AUSTIN, TX 78714
MIDLAND FUNDING LLC, Attn: Officer/President, MIDLAND CREDIT MANAGEMENT INC, PO BOX 2011, WARREN, MI 48090-0000
NAVIENT SOLUTIONS INC, Attn: Officer/President, DEPT OF EDUCATION LOAN SERVICES, PO BOX 9635, WILKES BARRE, PA 1877
NAVIENT SOLUTIONS INC, Attn: Officer/President, DEPT OF EDUCATION SERVICING, PO BOX 740351, ATLANTA, GA 30374
NAZLI KHWAJA, Attn: Officer/President, 1516 Arrowhead Ln, Carrollton, TX 75007-0000
PALISADES COLLECTIONS LLC, Attn: Officer/President, VATIV RECOVERY SOLUTIONS LLC, PO BOX 40728, HOUSTON, TX 77240
PORTFOLIO RECOVERY ASSOC, Attn: Officer/President, PO BOX 41067, NORFOLK, VA 23541-0000
PORTFOLIO RECOVERY ASSOCIATES, Attn: Officer/President, PO BOX 12914, NORFOLK, VA 23541-0000
PRESTON SUMMERSIDE LP, Attn: Officer/President, C/O STEVEN W THORNTON, 10440 N CENTRAL WXPY #800, DALLAS, TX 7522
QUIKWAY RETAILED ASSOCIATES II LTD, Attn: Officer/President, C/O FRIEDMAN AND FEIGER LLP, 5301 SPRING VALLEY RD #200
SYNCHRONY BANK, Attn: Officer/President, C/O PRA RECEIVABLES MANAGEMENT, PO BOX 41021, NORFOLK, VA 23541-0000
SYNCHRONY BANK, Attn: Officer/President, C/O PRA RECEIVABLES MANAGEMENT, PO BOX 41031, NORFOLK, VA 23541-0000
SYNCHRONY BANK/TOYSR US, Attn: Officer/President, PO BOX 965001, ORLANDO, FL 32896-0000
TARGET CREDIT CARD, Attn: Officer/President, PO BOX 660149, DALLAS, TX 75266-0000
TARRANT COUNTY TAX COLLECTOR, Attn: Officer/President, DELINQUENT TAX DEPARTMENT, 100 E WEATHERFORD ST, FORT
TD BANK USA NA, Attn: Officer/President, C/O WEINSTEIN AND RILEY PS, 2001 WESTERN AVE STE 400, SEATTLE, WA 98121-0000
TD BANK USA NA, Attn: Officer/President, C/O WEINSTEIN AND RILEY PS, PO BOX 3978, SEATTLE, WA 98124-0000
WELLS FARGO, Attn: Officer/President, PO BOX 10438, DES MOINES, IA 50306
WELLS FARGO BANK, Attn: Officer/President, PO BOX 14487, DES MOINES, IA 50309-0000

ELECTRONIC SERVICE:

TORONJO AND PROSSER LAW, 10000 N CENTRAL EXPWY #443, DALLAS, TX 75231
United States Trustee, 1100 COMMERCE STREET, ROOM 976, DALLAS, TX 75242

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Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE:
NAZLI KHWAJA, xxx-xx-3590
1516 Arrowhead Ln
Carrollton, TX 75007
Debtor

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Case No: 16-42313-RFN

Chapter 13

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO
CLAIMS AND PLAN MODIFICATION**

The Trustee hereby objects to and/or recommends allowance or disallowance of the following claims for the reason(s) indicated, pursuant to Bankruptcy Rule 3007:

CLAIMANTS RECEIVING THIS OBJECTION SHOULD LOCATE THEIR NAMES AND CLAIMS HEREIN.

I.

OBJECTION - NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor. No Proof of Claim has been filed by them or on their behalf as required by Bankruptcy Rule 3002(a). The "bar date" for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED, and not be paid by the Trustee:

<u>LINE #</u>	<u>CREDITOR'S NAME</u>	<u>SCHEDULED CLASS</u>	<u>SCHEDULED AMOUNT</u>
3	CHASE BANK	UNSECURED	\$5,412.11
4	CITI CARDS	UNSECURED	\$6,298.00
5	ELTMAN LAW PC	UNSECURED	\$6,828.92
6	EXPRESS COLLECTIONS INC	UNSECURED	\$375.24
7	HAMMERLE FINLEY LAW FIRM	UNSECURED	\$11,265.87
8	JUANS TREE SERVICES AND FENCES	UNSECURED	\$1,570.00
10	MERCHANTS & PROFESSIONAL CRED	UNSECURED	\$81.44
13	QUIKWAY RETAILED ASSOCIATES II LTD	UNSECURED	\$0.00
16	SYNCHRONY BANK/TOYS R US	UNSECURED	\$21.00
17	TARGET CREDIT CARD	UNSECURED	\$320.73

II.

SPECIFIC OBJECTIONS

*** NONE ***

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount(s) and in the class(es) as listed below: (NOTE: Value, treatment and interest rate were determined at confirmation. "Value", "Interest Rate", and "Treatment" are shown below for information only.)

<u>CLAIM #</u>	<u>SECURED 1325(a)(5) CLASS</u>	<u>COLLATERAL</u>	<u>CLAIM AMOUNT</u>	<u>VALUE</u>	<u>INTEREST RATE</u>	<u>TREATMENT</u>
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(cont'd.)			<u>CLAIM</u>		<u>INTEREST</u>	
<u>CLAIM #</u>	<u>SECURED 1325(a)(5) CLASS</u>	<u>COLLATERAL</u>	<u>AMOUNT</u>	<u>VALUE</u>	<u>RATE</u>	<u>TREATMENT</u>
6	WELLS FARGO BANK	EMPIRE TODAY/SCHED UNSEC	\$8,464.00	\$0.00	0.00%	NOT PROVIDED/PAID DIRECT
<u>CLAIM #</u>	<u>UNSECURED CLASS</u>		<u>CLAIM</u>			<u>COMMENT</u>
14	PORTFOLIO RECOVERY ASSOCIATES		\$1,973.26			BARCLAYS
5	CAPITAL ONE BANK USA NA		\$6,529.54			
11	CAPITAL ONE NA		\$372.31			KOHL'S
13	NAVIENT SOLUTIONS INC		\$38,691.89			STUDENT LOAN
8	PRESTON SUMMERSIDE LP		\$175,975.35			
12	SYNCHRONY BANK		\$164.79			JCPENNEY/GEMB
10	MIDLAND FUNDING LLC		\$3,000.00			SYNCHRONY/SHAW FLOORS
3	AMERICAN INFOSOURCE LP		\$466.22			TEXAS HEALTH PLANO
2	AMERICAN INFOSOURCE LP		\$184.53			TEXAS HEALTH PLANO
1	AMERICAN INFOSOURCE LP		\$412.87			TEXAS HEALTH PLANO
4	AMERICAN INFOSOURCE LP		\$977.75			TEXAS HEALTH PLANO
7	PALISADES COLLECTIONS LLC		\$7,001.36			MBNA
9	TD BANK USA NA		\$409.06			
15	LVNV FUNDING LLC		\$1,253.84			CITIBANK

IF THE TRUSTEE'S ABOVE RECOMMENDATION CONCERNING ANY CLAIM DIFFERS FROM THE AMOUNT INDICATED IN A CREDITOR'S PROOF OF CLAIM, THE RECOMMENDATION IS DEEMED AN OBJECTION TO SUCH CLAIM. UNLESS A TIMELY RESPONSE IS FILED CONTESTING THE TRUSTEE'S RECOMMENDATION, THE OBJECTION WILL BE SUSTAINED AND SUCH CLAIM WILL BE ALLOWED ONLY FOR THE AMOUNT AND IN THE CLASS INDICATED. A COPY OF ANY CLAIM MAY BE OBTAINED FROM THE TRUSTEE UPON REQUEST.

IV.

OBJECTIONS PENDING

The following claims are not deemed allowed because there are objections pending:

*** NONE ***

V.

PLAN MODIFICATION**Excess Base Amount**

To the extent the Base Amount exceeds the amount needed to pay all allowed Secured, Priority, and Administrative Claims, unless otherwise provided by a Debtor Modification or order of the Court, such excess shall be paid pro-rata to timely filed allowed non-penalty general unsecured claims up to 100%, then to late filed allowed non-penalty unsecured claims up to 100%, then to penalty unsecured claims up to 100%, with any remaining balance refunded to Debtor.

VI.

PLAN IS SUFFICIENT

Plan is Sufficient, Debtor Modification is not needed to cure any insufficiency at this time.

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Respectfully submitted,
Office of the Chapter 13 Trustee, Fort Worth, TX

/s/ Tim Truman

Tim Truman, Trustee

State Bar # 20258000

Dated: January 06, 2017